FIG.1

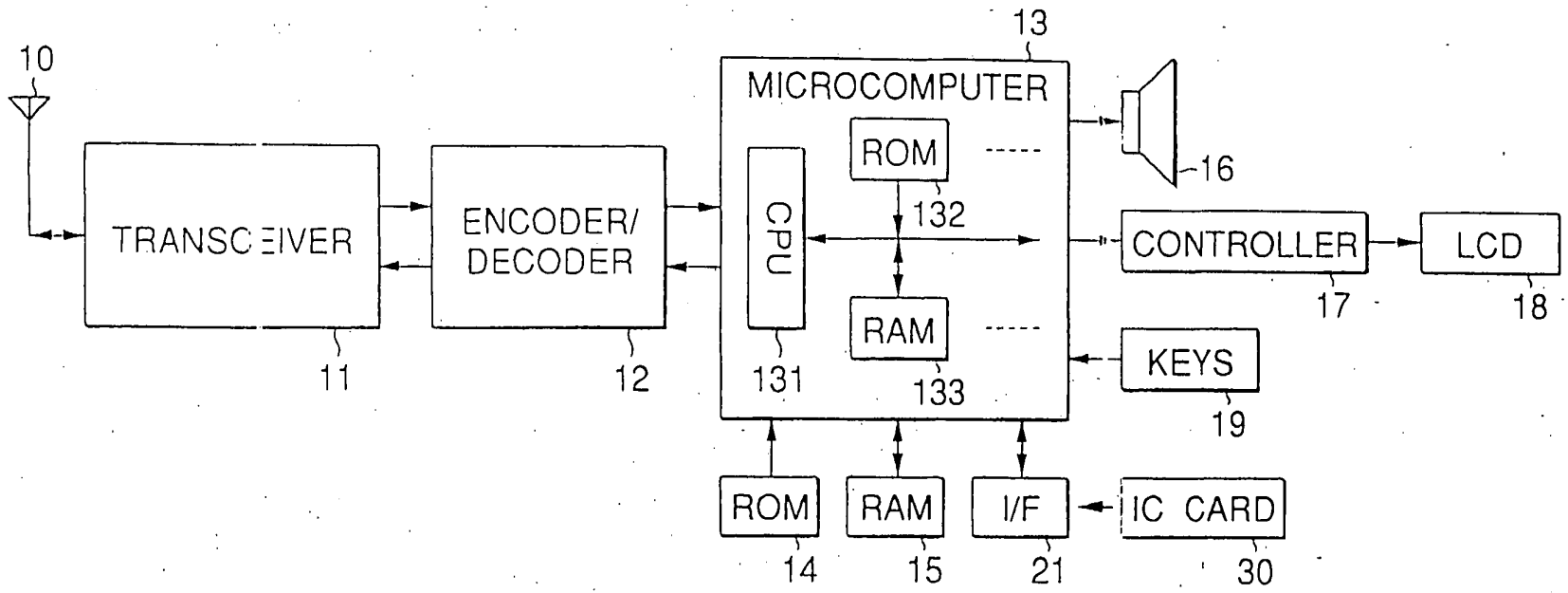

10
TRANSCEIVER
11
ENCODER/
DECODER
12
13
MICROCOMPUTER
CPU
131
ROM
132
RAM
133
16
CONTROLLER
17
LCD
18
KEYS
19
ROM
14
RAM
15
I/F
21
IC CARD
30

FIG.2

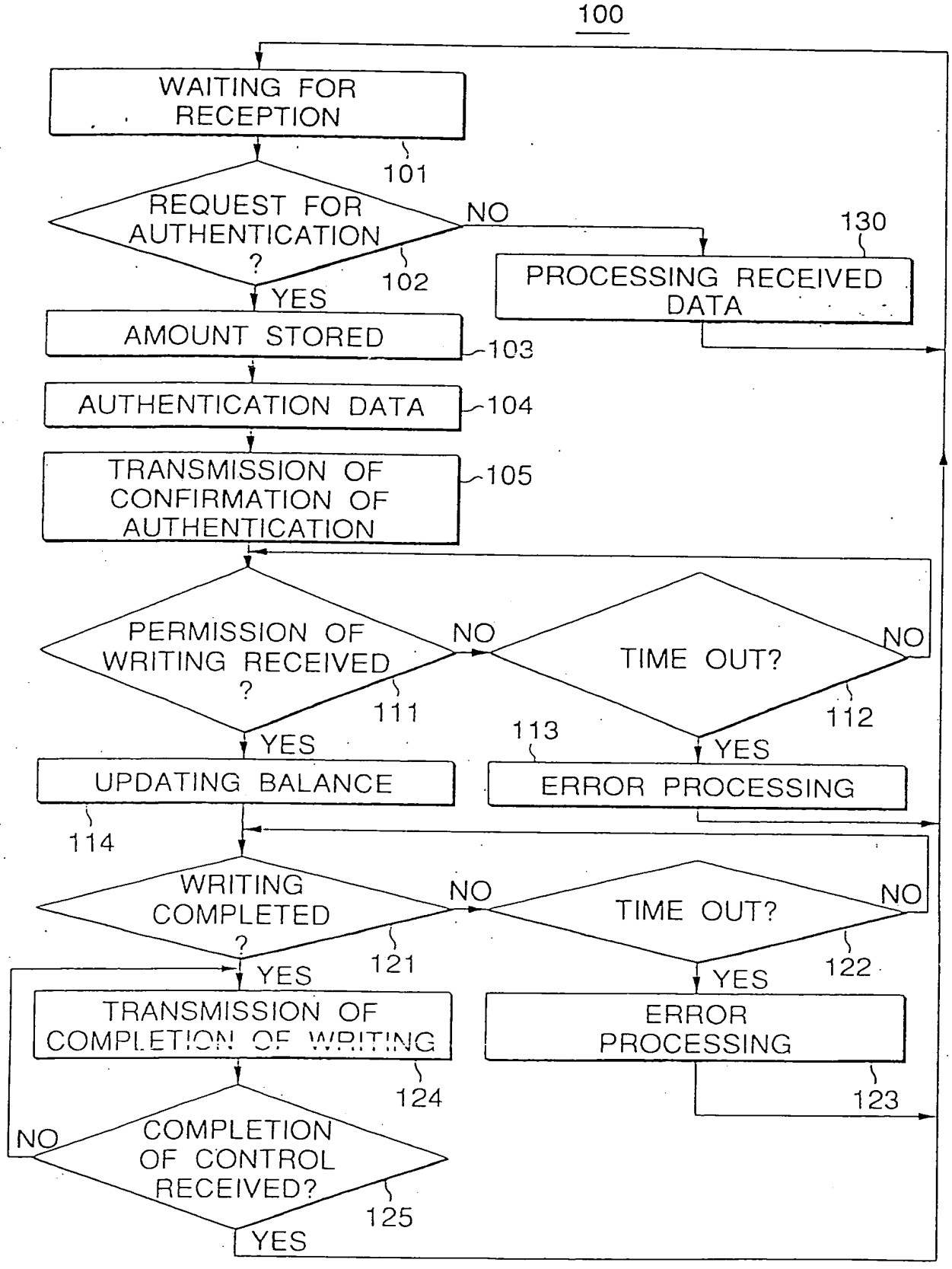
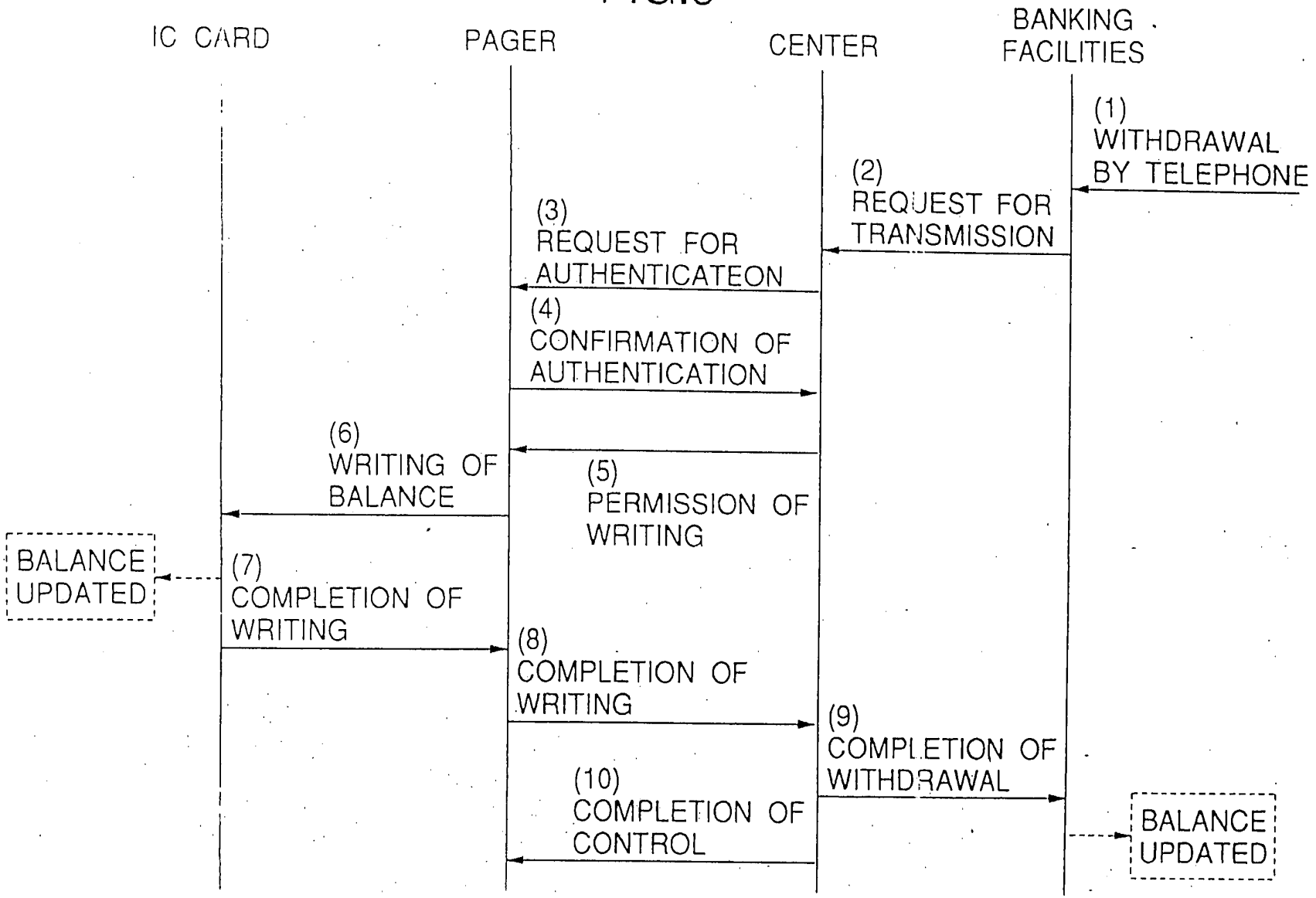

100
WAITING FOR RECEPTION
101
REQUEST FOR AUTHENTICATION ?
NO
130
PROCESSING RECEIVED DATA
102
YES
AMOUNT STORED
103
AUTHENTICATION DATA
104
TRANSMISSION OF CONFIRMATION OF AUTHENTICATION
105
PERMISSION OF WRITING RECEIVED ?
NO
TIME OUT?
NO
111
112
YES
113
YES
UPDATING BALANCE
ERROR PROCESSING
114
WRITING COMPLETED ?
NO
TIME OUT?
NO
121
122
YES
YES
TRANSMISSION OF COMPLETION OF WRITING
ERROR PROCESSING
124
123
NO
COMPLETION OF CONTROL RECEIVED?
125
YES

FIG.3


IC CARD
PAGER
CENTER
BANKING FACILITIES
(1) WITHDRAWAL BY TELEPHONE
(2) REQUEST FOR TRANSMISSION
(3) REQUEST FOR AUTHENTICATEON
(4) CONFIRMATION OF AUTHENTICATION
(5) PERMISSION OF WRITING
(6) WRITING OF BALANCE
(7) COMPLETION OF WRITING
BALANCE UPDATED
(8) COMPLETION OF WRITING
(9) COMPLETION OF WITHDRAWAL
(10) COMPLETION OF CONTROL
BALANCE UPDATED